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PATENT

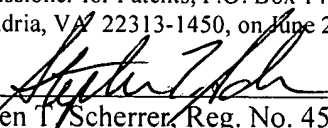
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : LASCH, ELLEN, et al.
Appl. No. : 10/733619
Filed : December 10, 2003
Title : FOLDABLE TRANSACTION
CARD SYSTEMS

Grp./A.U. : 2876
Examiner : Walsh, Daniel I.
Customer No. : 1923
Confirmation No. : 8507

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Stephen T. Scherrer, Reg. No. 45,080

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REPLY TO OFFICE ACTION DATED FEBRUARY 23, 2006

Dear Sir:

This is a reply to a non-final Office Action mailed on February 23, 2006. Applicants respectfully request that the amendments to the claims below be entered and the application be reconsidered in view of the amendments and remarks that follow.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.